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IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

IN RE: JEFFREY & AMY S. BARDELL)
)
EVERHOME MORTGAGE/MORTGAGE ELECTRONIC)
REGISTRATION SYSTEMS, INC.,)
Creditor,)
)
VS.) CASE NO. 04B74836
) JUDGE MANUEL BARBOSA
JEFFREY & AMY S. BARDELL,)
Debtor)

RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE

Now comes Everhome Mortgage/MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage Cure, stating as follows:

- 1. The Debtor is due for the November 2006 contractual payment and all those thereafter.
- 2. The following is an itemization of the amounts due on the loans as of October 23, 2006:

a. Attorney's fees	\$250.00
b. Late charges	\$284.93
c. Property inspection	\$90.00
Total	\$624.93

Respectfully Submitted, Everhome Mortgage/MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

/s/A. Stewart Chapman
A. Stewart Chapman/ARDC#6255733

Pierce and Associates, P.C. 1 NORTH DEARBORN STREET, STE 1300 Chicago, Illinois 60602 (312)346-9088